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REMARKS

Claims 1-7, 9, 13, 14, and 16-19 are currently pending. Claims 1 and 16-18 have been amended and are supported by page 5, line 23, through page 7, of the specification as filed, and/or by the original claims. Claim 7 has been amended for clarification. Claim 20 has been added and is supported by page 5, line 23, through page 7, of the specification as filed. It is respectfully submitted that no new matter has been added.

Prior Art Rejections

The Patent Office rejected claims 1-7, 9, 13-14, 16, 17, and 19 under 35 U.S.C. 103(a) as being unpatentable over Bishop, U.S. Published Patent Application No. 2004/0243520, in view of Martinez, U.S. Published Patent Application No. 2003/0159071, and further in view of Rollins, U.S. Published Patent Application No. 2002/0083013.

All independent claims are new or have been amended. The claims have been amended to advance prosecution. There is no explicit or implicit admission that there was a need to amend any of the claims.

Figure 2 from Applicant's drawings is reproduced below:

Internet - Registration

Please fill in the following information

Card Details

Number: 54

Expiry date: 55 / (mm/yy)

From date: 55 / (mm/yy)

Issue Number: 54 (for Switch and S&S cards)

http://www.aquariumweb.com/

FIG 2A

Internet - Registration

Please fill in the following information

Card Details

Number: 54

Expiry date: 55 / (mm/yy)

From date: 55 / (mm/yy)

Issue Number: 54 (for Switch and S&S cards)

http://www.aquariumweb.com/

FIG 2B

Bishop relates to a system and method for conducting electronic commerce. A user is provided with a token such as a smart card containing a digital certificate for authenticating the user to the network. A digital wallet can be used to provide enhanced security and also to fill in forms automatically.

The Patent Office on page 3, lines 12-23, of the Office Action dated February 12, 2008, asserted as follows:

Regarding claim 1, Bishop teaches a system and method for completing electronic transactions utilizing a digital wallet interacting with merchant sites (see at least: abstract, 0015, Fig. 2 and 5-8). More specifically, Bishop teaches *displaying at least one data entry field to a user* during an electronic transaction (see at least: Fig. 8 (note #804), 0065). Bishop also teaches *displaying a user selectable icon in the system tray that provides,*

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to the user, access to an electronic wallet application, for transfer of data into the data entry field, in response to user selection of the icon (see at least: 0015, 0057, 0059, 0061, 0063, 0065, Fig. 5 (#502), Fig. 8). Though Bishop teaches all of the above, Bishop does not expressly teach automatically displaying the selectable icon in response to user selection of the data entry field nor does Bishop teach in response to the selection of the user selectable icon, calling a security routine which prompts the user for a password, and, upon completion of the routine, granting access to an electronic wallet application for transfer of data into the data entry field.

Bishop's drawing figures 5 and 8 relating to the text below are provided on the next couple of pages.

Bishop, in reference to Figure 8, discloses "when the user indicates a desired purchase at a merchant site 702, the checkout user interface 802 of the digital wallet is displayed" (paragraph 0063). Although Bishop does not clearly disclose how the user indicates a desired purchase, presumably, the user may select a "continue to checkout" field in completing the purchase window 804 to display the digital wallet 802. Bishop, in paragraph 0065, merely discloses that HTML forms may be filled or pre-filled for users and that information is collected and stored for users. Data entry fields are shown in Figures 5, 6, and 8 in Bishop.

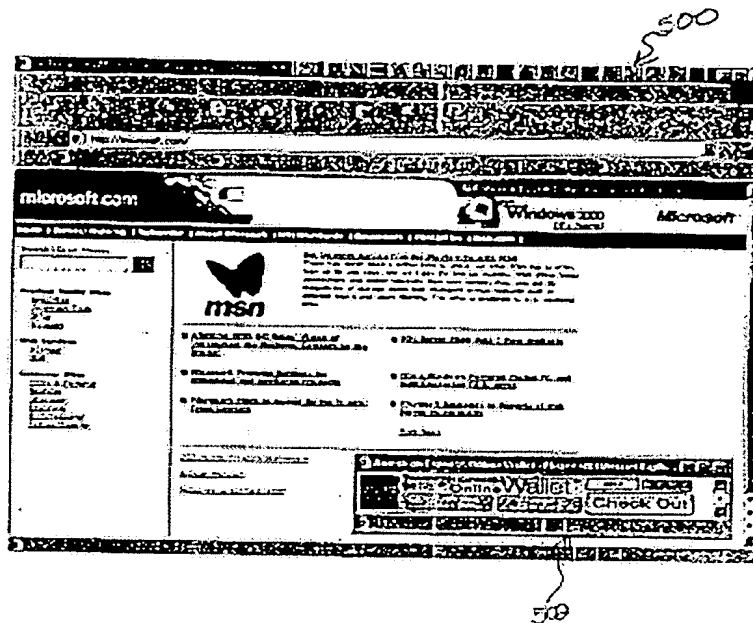
Bishop discloses a digital wallet tool bar 502 (Figures 5 and 7) that when selected, causes a shopping directory page 602 or a checkout user interface 802 to be displayed (paragraphs 0062, 0063). Bishop, in paragraph 0057, discloses an activator in that form of object code that may be presented as a single icon to enable a user to trigger the appearance of the wallet toolbar. Bishop, in paragraph 0061, discloses a digital wallet icon that when invoked by a user causes the digital wallet toolbar to be displayed.

Bishop discloses "in a preferred embodiment, a digital wallet icon is available to the user as a system tray icon (not shown)" (paragraph 0061). The system tray is usually in a corner of the display screen next to the clock and displays miniaturized icons for system functions such as the printer, antivirus software, etc. It is presumed that Bishop not only, as asserted by the Patent Office on page 3, lines 12-23, of the Office Action dated February 12, 2008, "teaches *displaying a user selectable icon* in the system tray that *provides, to the user, access to an electronic wallet application,*" but because **Bishop discloses the digital wallet icon and probably other icons in a system tray, that Bishop would not contemplate modification to have a wallet icon in**

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proximity to the at least one data entry field since Bishop chooses to place his digital wallet icon in a system tray.

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The modification the Patent Office proposes is to change Bishop such that when the digital wallet icon is invoked (see, for example, paragraphs 0057 and 0061), another icon will be displayed (as this second icon is an analogue to the wallet tool bar discussed in paragraph 502 of Bishop and interpreted by the Patent Office on page 4, lines 8-9, of the Office Action dated February 12, 2008). This is not consistent with the invention Applicant has claimed or disclosed. It also doesn't seem to be a reasonable thing to do. Applicant's claim 1 recites a specific sequence of steps: selecting the at least one data entry field through a user input; automatically displaying a user selectable icon in proximity to the at least one data entry field in response to user selection of the data entry field; selecting the user selectable icon through another user input; and in response to the selection of the user selectable icon, calling a

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security routine of an electronic wallet application which prompts the user for a password. This proposed modification of Bishop by Martinez would not make obvious these steps from claim 1.

A combination of Bishop, Martinez, and Rollins would also not make obvious the claimed sequence of steps.

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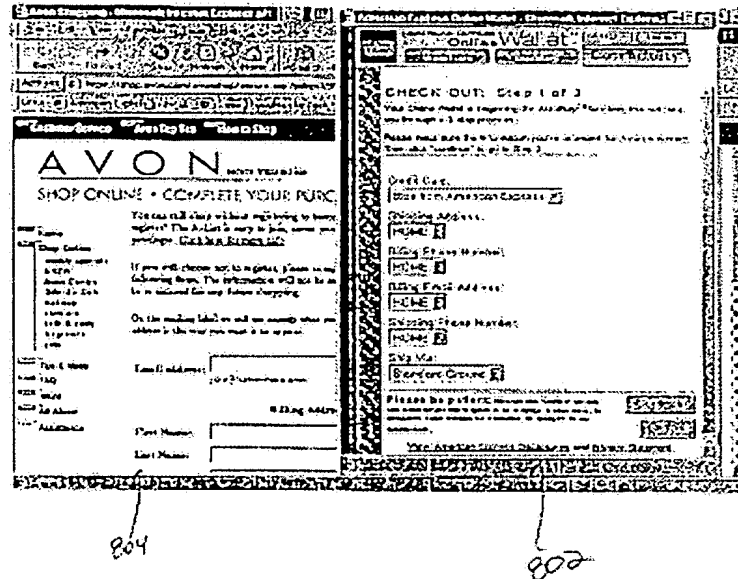


FIGURE 8

Applicant discloses, on page 2, lines 13-16, where discussing problems with the prior art reminiscent of Bishop, as follows: "There are, however, drawbacks related to the use of an electronic wallet. **The tool bar of the web browser contains an additional appropriate icon that takes up space. This is a particular problem for handheld mobile terminals, such as mobile cellular telephones, which have limited size displays.**"

The Patent Office asserted Martinez effectively teaches automatically displaying a selectable graphic in response to user selection of the data entry field (page 4, lines 8-9, of the Office Action dated February 12, 2008) and that the wallet pop-up box acts analogously to the icon of Bishop as it provides the user access to the wallet application.

Somehow after stating that Bishop teaches a user selectable icon in the system tray and admitting that Bishop does not expressly teach automatically displaying the selectable icon in

response to user selection of the data entry field, the Patent Office then ignores the digital wallet icon disclosed in paragraph 0061 of Bishop and equates a web pop-up dialogue box from Martinez as a feature that may be incorporated by Bishop as an analogue to Bishop's icon even though, presumably, in making the modification of Bishop, Bishop's digital wallet icon still remains in the system tray.

Martinez discloses "upon field activation (41), such as the mouse or pointer device moving over a password field, a user clicking into a password field, or other activation such as a user right-clicking a pointer or mouse over a field, the wallet pop-up dialogue is displayed (42)" (paragraph 0053). Martinez's wallet is concerned with the management of multiple passwords using a single wallet master key (e.g., Figure 6(d)) in which "an electronic password wallet provides quick and easy access to any number of password-protected computer applications and web sites in a secure fashion..." (paragraph 0021).

Martinez' wallet manager pop-up dialogue (60) is illustrated in Figure 6, reproduced below:

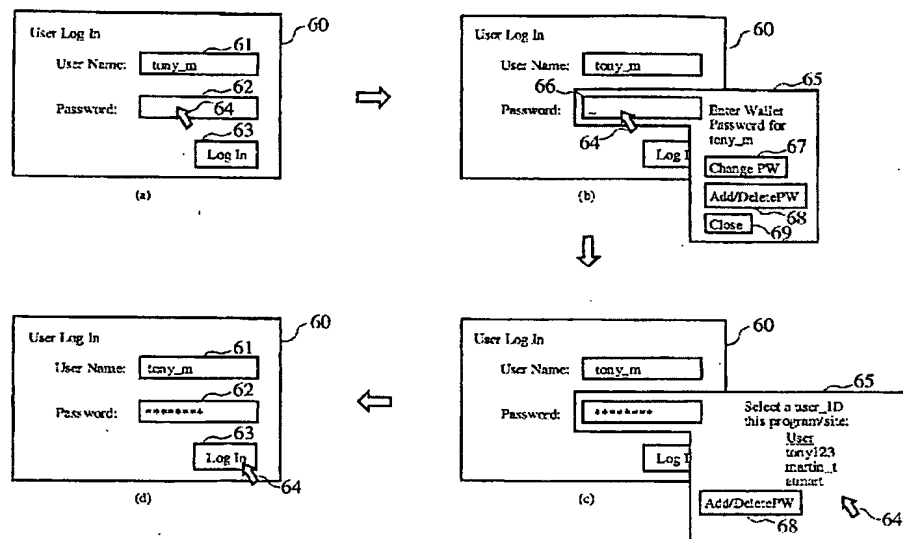
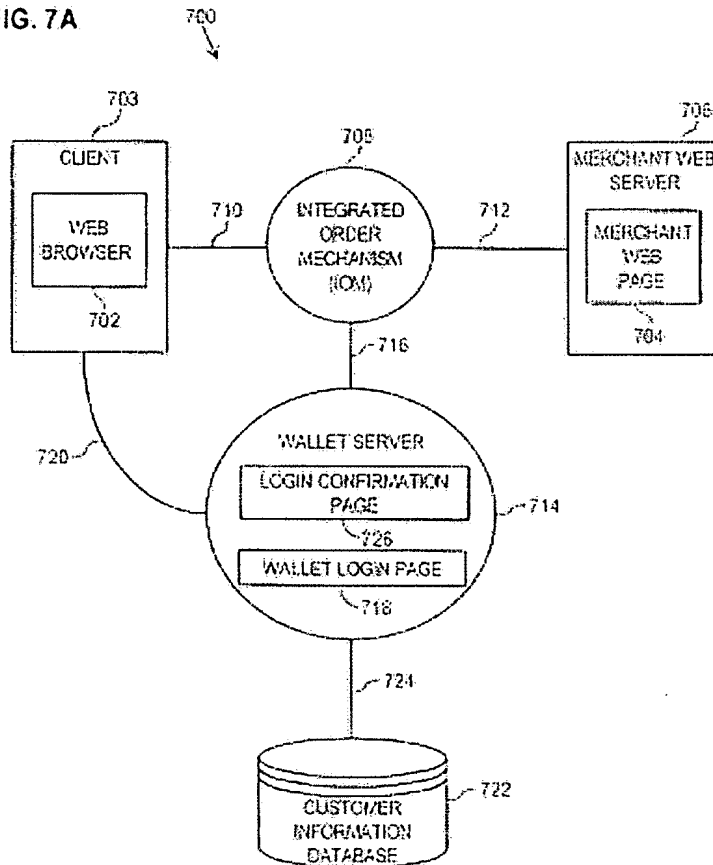


Figure 6

FIG. 7A



The Patent Office asserts on page 5, lines 1-9, of the Office Action dated February 12, 2008, as follows:

In addition, though Bishop teaches providing access to the wallet application upon selection of the icon, Bishop does not teach in response to the selection of the user selectable icon, *calling a security routine which prompts the user for a password, and, upon completion of the routine, granting access to an electronic wallet application for transfer of data into the data entry field.* The Examiner, however, asserts that this step would be readily apparent and within the ordinary capabilities of one skilled in the art. For Example, Rollins teaches where a wallet login process is initiated by a user selecting an object on a shopping results page associated with a desired produce or merchant, and further where the login process includes the use of a wallet server that accesses stored

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information about a user (see at least: 0123).

Martinez, in paragraph 0123, discloses a wallet login process initiated by a user selecting an object on a shopping results page. Martinez, in paragraph 0128, discloses in response to receiving a request for a merchant web page, the wallet server transmits a wallet login page to a client.

A question remains as to why, when Bishop teaches a digital wallet icon, one of ordinary skill in the art would seek to modify Bishop to have a second digital wallet icon. Another question is why one of ordinary skill in the art on seeing that Bishop has a digital wallet icon in the toolbar (paragraph 0061), a digital wallet toolbar 502 that is displayed upon invocation of the digital wallet icon (see Figure 5 above), and a checkout user interface 802 (see Figure 8 above), would seek to modify Bishop further and analogize the wallet manager pop-up dialogue to an icon? To modify Bishop in the manner proposed by the Patent Office runs against the spirit of the invention of Bishop.

Rollins does not appear to remedy the deficiencies of a combination of Bishop and Martinez.

Claim 1 recites as follows:

A method comprising: a) displaying on a terminal for communication to a remote destination at least one data entry field to a user; b) selecting the at least one data entry field through a user input; c) automatically displaying a user selectable icon in proximity to the at least one data entry field in response to user selection of the data entry field; d) selecting the user selectable icon through another user input; e) in response to the selection of the user selectable icon, calling a security routine of an electronic wallet application which prompts the user for a password; and f) upon successful entry of the password by the user in the security routine, granting access to the user to the electronic wallet application for transfer of data into the data entry field.

None of Bishop, Martinez, and/or Rollins discloses or suggest “c) automatically displaying a user selectable icon in proximity to the at least one data entry field in response to user selection of the data entry field,” as recited by claim 1. Independent claims 16, 17, 18. and 20 recite similar subject matter. The pop-up dialog 65 that adjoins the password entry field 66 in Figure 6(b) of Martinez has been analogized by the Patent Office to the icon and cannot be both a user selectable icon and a security routine which prompts the user for a password in response to

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the selection of the user selectable icon since selection of the user selectable icon results in the calling of the security routine.

Claims 16, 17, and 20 recite similar subject matter to that recited by claim 1. Claims 2-9, 13, and 14 are dependent claims of claim 1.

Thus, claims 1-9, 13, 14, 16, 17, and 20 are allowable over Bishop in view of Martinez and further in view of Rollins.

New claim 20 recites as follows:

A method comprising: displaying a data entry field on a user interface of a terminal; activating the data entry field through one of 1) a keystroke and 2) a cursor positioned over the data entry field and activating a selection mechanism; upon activating the data entry field, displaying a wallet activation icon in proximity to the data entry field; partially invoking the wallet application by selecting the wallet activation icon by one of 1) a keystroke and 2) a cursor positioned over the data entry field and activating a selection mechanism; upon partially invoking the wallet application, displaying a security dialog box with a data entry field via an initial start routine of the invoked wallet application for entry of a valid secret; upon successful entry of the valid secret in the data field of the security dialog box, fully activating the electronic wallet application such that a wallet user interface is displayed; selecting a wallet section of the wallet user interface; and filling the data entry field displayed on the user interface from the selected wallet section.

Applicant submits that Bishop, Martinez, and Rollins, alone or in combination, fail to further teach “partially invoking the wallet application by selecting the wallet activation icon by one of 1) a keystroke and 2) a cursor positioned over the data entry field and activating a selection mechanism; upon partially invoking the wallet application, displaying a security dialog box with a data entry field via an initial start routine of the invoked wallet application for entry of a valid secret.”

Thus, claim 20 is allowable over Bishop, Martinez, and Rollins for this additional reason.

The Patent Office rejected claim 18 under 35 U.S.C. 103(a) as being unpatentable over Bishop in view of Martinez and Rollins and further in view of Atsmon, U.S. Patent No. 6,607,136.

Claim 18 recites as follows:

A method comprising: displaying on a terminal for communication to a

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remote destination at least one data entry field to a user; selecting the at least one data entry field through a user input; detecting user selection of the displayed data entry field; automatically detecting whether a wallet application is enabled; displaying an icon in proximity to the at least one data entry field, for user selection, if an electronic wallet application is enabled, and not displaying the icon if the electronic wallet application is not enabled; selecting the icon through another user input; calling a security routine of the electronic wallet application in response to the user selection of the user selectable icon in which the user is prompted to provide a password; and providing access to the electronic wallet application, for the transfer of data into at least the data entry field, upon successful completion of the security routine.

The patent Office asserted on page 11, lines 4-13, of the Office Action dated February 12, 2008, as follows:

Atsmon teaches the use of a smart e-wallet system for use in electronic transactions (see at least: col. 46 lines 6-19, col. 66 lines 30-40, Fig. 29). More specifically, Atsmon teaches the use of a system tray icon when the application is active. The user of the e-wallet application can turn off or close the application, effectively causing the icon to disappear (see at least col. 38 lines 7-9, col. 69, lines 1-13). In other words, when the user opens or closes (i.e. enables or disables) the application, the CPU automatically detects that the application has been enabled or is not enabled and displays (or does not display) the icon accordingly. Thereby, Atsmon teaches *automatically detecting whether a wallet application is enabled and displaying an icon, for user selection, if a wallet application is enabled, and not displaying the icon if the wallet application is not enabled.*

Figure 29 of Atsmon is reproduced below:

E-WALLET SYSTEM

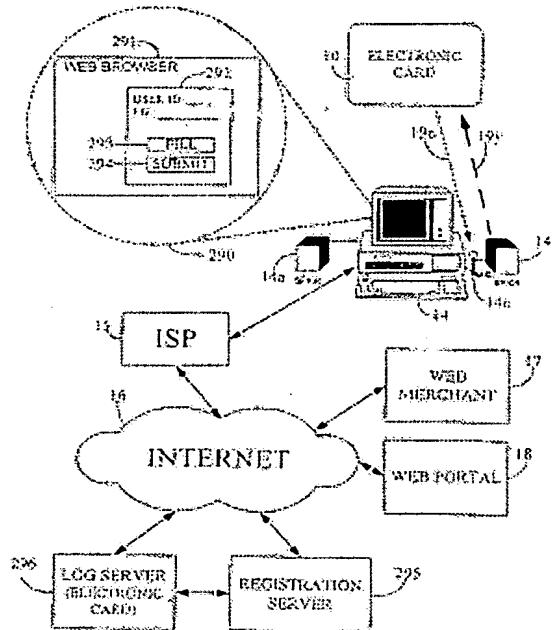


FIG. 29

Atsmon, in column 38, lines 7-9, discloses as follows: "Normally, the special client software is always turned on in the background (i.e., application could be placed in the Windows "tray")."

Atsmon, in column 46, lines 6-19, discloses as follows:

Once the user has successfully been logged into a service (accessed and authenticated), the user can use the electronic card 460 to perform other actions with the press of a button. These actions can be as simple as filling out a purchase form at the checkout line to purchase some merchandise at an online store. For more sophisticated operations, the press of the button on the electronic card 460 may involve detecting the context of the user's current online experience and taking some action based on this context. Thus, this context-sensitive feature can intelligently detect what the user wants to do based on which web page his was viewing at the time he pressed the button. One example of this type of action is the e-wallet 464 which simplifies the user experience at various

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merchants' websites M_1, M_2, \dots, M_N .

Atsmon, in column 66, lines 30-40, discloses as follows:

In accordance with one embodiment of the present invention, a smart e-wallet application is provided which allows the user to use the electronic card in conjunction with a web browser to make on-line shopping faster and more convenient. Essentially, the smart e-wallet system according to one embodiment of the present invention allows the user to automatically launch a browser, send the user ID and password to the e-wallet server, and emulate the "fill" and "submit" buttons when the user is in a website's checkout line with the simple press of the switch in the electronic card. More details are provided below.

Atsmon, in column 69, lines 1-13, discloses as follows:

Referring now to FIG. 29, the smart e-wallet application (which includes the e-wallet client software and the electronic card software) is a single tray application which is represented as an icon in the System Tray by the Windows OS if the application is active. Typically, the smart e-wallet application opens automatically on start-up. Of course, the user can turn off (i.e., close) the e-wallet application at any time after it has been opened by, for example, right clicking the tray icon and selecting "Exit." The icon will then promptly disappear from the system tray. Conversely, the user can manually open the e-wallet application from the Program Menu, or if a short cut has been provided on the desktop.

Claim 18 in pertinent part recites as follows:

detecting user selection of the displayed data entry field; automatically detecting whether a wallet application is enabled; displaying an icon in proximity to the at least one data entry field, for user selection, if an electronic wallet application is enabled, and not displaying the icon if the electronic wallet application is not enabled

Atsmon in the above passages and in Figure 29 does not disclose or suggest and the combination of Bishop, Martinez, Rollins, and Atsmon does not make obvious the sequence of first, detecting user selection of the displayed data entry field; second, automatically detecting whether a wallet application is enabled; and third, displaying an icon in proximity to the at least one data entry field, for user selection, if an electronic wallet application is enabled, and not displaying the icon if the electronic wallet application is not enabled.

Atsmon clearly does not remedy the deficiencies of Bishop, Martinez, and Rollins. Thus,

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claim 18 is allowable over the cited references.

The Patent Office is respectfully requested to reconsider and remove the rejections of the claims under 35 U.S.C. 103(a) based on Bishop, Martinez, and Rollins or Bishop, Martinez, Rollins, and Atsmon, and to allow all of the pending claims 1-7, 9, 13, 14, and 16-20 as now presented for examination. An early notification of the allowability of claims 1-7, 9, 13, 14, and 16-20 is earnestly solicited.

Respectfully submitted:

Walter Malinowski

Walter Malinowski

June 12, 2008

Date

Reg. No.: 43,423

Customer No.: 29683

HARRINGTON & SMITH, PC
4 Research Drive
Shelton, CT 06484-6212

Telephone: (203) 925-9400, extension 19
Facsimile: (203) 944-0245
email: wmalinowski@hspatent.com

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